

Table I.A.2.f(2009) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.0%	55.2%	79.4%	86.2%	89.4%	83.7%	64.7%	85.6%
Industry group **								
Agric., fish., forest.	44.6%	29.8%	65.0%	70.0%	100.0%	77.1%	40.2%	77.0%
Mining and manufacturing	83.5%	68.8%	93.7%	95.0%	93.4%	73.7%	81.7%	86.4%
Construction	72.8%	62.0%	84.7%	90.1%	89.6%	86.4%	70.6%	87.9%
Utilities and transp.	76.5%	71.0%	93.5%	81.5%	89.3%	67.6%	79.3%	74.1%
Wholesale trade	75.4%	59.1%	77.3%	94.1%	92.4%	78.1%	67.9%	86.0%
Fin. svcs. and real estate	78.2%	59.6%	82.1%	87.4%	86.5%	85.1%	66.0%	85.9%
Retail trade	81.6%	53.6%	83.7%	93.2%	95.2%	87.9%	67.5%	89.4%
Professional services	69.9%	56.3%	78.2%	82.7%	88.5%	73.7%	64.1%	80.6%
Other services	69.4%	45.7%	69.5%	79.7%	86.7%	90.2%	55.8%	87.9%
Ownership								
For profit, incorporated	76.2%	58.0%	81.7%	89.3%	90.5%	83.0%	67.9%	85.5%
For profit, unincorporated	70.2%	55.8%	78.8%	84.8%	86.5%	87.7%	62.4%	86.9%
Nonprofit	63.3%	33.7%	62.0%	71.4%	87.4%	88.9%	46.6%	84.7%
Age of firm								
Less than 5 years	64.3%	53.9%	76.8%	83.6%	88.3%	88.6%	60.6%	88.4%
5-9 years	65.8%	53.7%	82.8%	83.4%	86.3%	68.5%	63.0%	81.0%
10-19 years	70.5%	56.3%	81.0%	87.0%	85.8%	89.9%	65.1%	88.1%
20 or more years	77.2%	55.4%	78.3%	86.7%	90.3%	83.5%	65.8%	85.5%
Multi/single status								
2 or more locations	85.8%	70.5%	83.7%	89.7%	90.0%	83.7%	84.8%	85.8%
1 location only	65.0%	55.1%	79.0%	84.2%	84.8%	79.9%	63.4%	83.8%
Percent full-time employees								
Less than 25%	60.9%	32.0%	57.3%	71.1%	80.4%	84.6%	42.0%	82.6%
25-49 %	76.3%	49.7%	76.1%	76.7%	90.9%	93.0%	60.1%	90.9%
50-74 %	74.5%	54.6%	78.0%	83.7%	92.9%	86.5%	62.5%	87.7%
75% or more	74.6%	57.5%	81.3%	88.5%	89.4%	81.6%	67.1%	84.8%
Union presence								
No union employees	73.7%	55.1%	79.6%	86.5%	90.0%	86.6%	64.7%	87.8%
Has union employees	73.9%	57.6%	75.4%	82.6%	84.9%	75.9%	65.4%	77.2%
Unknown	78.8%	54.2%	82.8%	79.4%	81.4%	81.2%	62.9%	81.3%
Percent low wage employees								
50% or more low wage	74.7%	41.1%	74.2%	85.5%	91.1%	86.8%	54.5%	88.0%
Less than 50% low wage	73.8%	58.3%	80.5%	86.4%	88.6%	81.9%	67.0%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2009) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	0.94%	0.83%	0.52%	0.69%	0.90%	0.54%	0.60%
Industry group **								
Agric., fish., forest.	8.28%	8.90%	13.68%	14.27%	10.54%	7.71%	9.00%	7.72%
Mining and manufacturing	0.89%	2.66%	1.78%	1.06%	1.50%	1.43%	1.52%	1.03%
Construction	1.84%	3.07%	2.03%	2.43%	3.65%	4.79%	2.24%	2.16%
Utilities and transp.	3.02%	6.64%	2.56%	5.04%	3.56%	4.07%	3.76%	3.26%
Wholesale trade	1.64%	3.89%	2.83%	1.56%	2.30%	2.33%	2.83%	1.35%
Fin. svcs. and real estate	1.24%	2.57%	2.93%	1.19%	1.22%	1.62%	2.21%	1.08%
Retail trade	1.21%	3.91%	2.32%	1.52%	1.57%	1.65%	2.58%	1.19%
Professional services	1.01%	1.59%	1.75%	1.18%	0.80%	2.91%	0.98%	1.64%
Other services	0.57%	1.51%	1.99%	2.26%	1.73%	1.17%	0.80%	0.83%
Ownership								
For profit, incorporated	0.57%	1.52%	1.35%	0.59%	0.66%	0.93%	0.80%	0.63%
For profit, unincorporated	0.92%	1.22%	1.81%	2.76%	1.98%	2.03%	1.08%	1.34%
Nonprofit	1.35%	3.19%	2.74%	3.14%	1.51%	1.42%	1.79%	1.36%
Age of firm								
Less than 5 years	2.92%	3.61%	5.56%	3.17%	3.16%	2.83%	3.19%	1.58%
5-9 years	1.04%	1.67%	1.92%	2.42%	3.46%	4.38%	1.18%	1.86%
10-19 years	1.48%	2.69%	1.21%	1.25%	1.49%	2.37%	1.73%	0.85%
20 or more years	0.43%	0.94%	0.79%	0.98%	0.71%	0.87%	0.64%	0.66%
Multi/single status								
2 or more locations	0.57%	9.98%	2.80%	1.06%	0.64%	0.89%	1.43%	0.61%
1 location only	0.66%	0.95%	1.00%	0.80%	2.31%	6.43%	0.61%	1.45%
Percent full-time employees								
Less than 25%	1.38%	4.12%	7.41%	3.90%	4.99%	3.95%	2.74%	2.12%
25-49 %	1.30%	3.60%	4.08%	2.66%	1.73%	1.15%	2.25%	0.75%
50-74 %	1.49%	2.36%	3.00%	3.17%	1.90%	2.16%	1.57%	1.47%
75% or more	0.39%	1.27%	0.99%	0.71%	0.68%	1.14%	0.67%	0.65%
Union presence								
No union employees	0.43%	1.01%	0.81%	0.58%	0.63%	0.78%	0.66%	0.50%
Has union employees	2.28%	6.40%	3.71%	4.94%	2.29%	2.54%	3.93%	2.13%
Unknown	1.85%	10.06%	7.61%	9.12%	4.62%	1.92%	6.73%	1.64%
Percent low wage employees								
50% or more low wage	0.99%	2.18%	1.62%	1.14%	1.20%	1.27%	1.69%	0.96%
Less than 50% low wage	0.32%	0.89%	0.95%	0.74%	0.73%	1.17%	0.40%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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